REMARKS/ARGUMENTS

The Applicant thanks the Examiner for the Office Action dated July 2, 2007.

Claim Rejections - 35 USC § 101

In response to the rejections under 35 USC 101, claims 1 and 29 have been amended to specify "performing online banking using the parameter". There can no longer be any doubt that the claims achieve the function of performing online banking, as stated in the claim preamble.

Claim Rejections - 35 USC § 112

It is submitted that the above-mentioned amendment also addresses the Examiner's rejection under 35 USC 112.

Claim Rejections - 35 USC § 103

Claims 1 and 29 have been amended to specify further the coded data generated by the printer. In particular, these claims specify "a plurality of tags, each tag containing coded data identifying an identity of the form and a location of the tag on the form". Basis for this amendment can be found at page 13, lines 7-8 and page 16, lines 21-24 of the specification.

The Applicant maintains that the present invention is not obvious in view of Wanninger.

As explained in the Applicant's previous response, Wanninger explicitly teaches "a survey form **20** *overprinted* on a scannable form **22**" (see column 6, lines 59-59 of Wanninger). The scannable form comprises a timing track **24** and quality assurance marks **30**, **32**, **34**, and **36**. The information overprinted on the scannable form **22** makes the survey form **20** (column 7, lines 4-5). Since the survey form **20** is overprinted on the scannable form **22**, it is clear that the resultant combined form is generated by two separate printing steps.

The Applicant had assumed that the Examiner intended Wanninger's timing track (which is used as a position indicator by Wanninger) to read onto the Applicant's "coded data indicative of an identity of the form and a plurality of locations on the form".

However, it appears that the Examiner is relying on the passage at column 3, line 21 *et seq* (and probably the passage at column 4, lines 14-15: "identification marks") of Wanninger to allege obviousness against the present invention.

In the Applicant's submission, this passage of Wanninger has only limited relevance to the present invention. Wanninger does indeed suggest printing an identification mark when printing the survey form **20**. This is explained in further detail at column 14, line 25 *et seq* of Wanninger (see especially column 15, lines 28-60), where it is explained how the survey form **20** is generated in the computer system.

Nevertheless, Wanninger is clearly still employing a two-step process for creating his survey forms: (1) printing a scannable form **22** which includes timing tracks; and (2) overprinting a survey form **20** which includes graphical user information and an identification mark. By contrast, the present invention employs a one-step printing process to print (1) graphical user information and (2) a plurality of tags, simultaneously.

Moreover, Wanninger's encoded identification mark is generated entirely in the computer system (see column 15, lines 28-60 of Wanninger) and the corresponding print data for the mark is presumably sent to the printer for printing. By contrast, the computer system of the present invention only identifies a page identity (*e.g.* a number) and sends this to the printer. The printer then generates a plurality of tags using this page identity. Thus, low-speed transfer of large amounts of data from the computer system to the printer are avoided in the present invention.

Furthermore, each tag generated by the printer in the present invention identifies the page identity *and* the location of the tag. Wanninger does not even hint at generating tags containing these two pieces of information. Moreover, Wanninger does not suggest anywhere that such tags can be generated in a printer using a page identity sent by a computer system. In Wanninger's system the location information is pre-printed on the scannable form **22**, and print data for the identification mark is generated entirely in the computer system. The skilled person learns nothing of how to generate and print the Applicant's tags simultaneously with graphical information by reading Wanninger.

The Examiner takes Official Notice that generating coded data in a printer is known. The Examiner apparently considers that a conventional printer generating a firing sequence using print data received from a computer is the same as "generating a plurality of tags using a page identity". The Applicant strongly disagrees, because in conventional printing the print data determining the printer output is generated entirely in a computer (see, for example, how Wanninger generates his identification marks at column 15, lines 28-60). By contrast, the tags in the present invention are generated not in the computer, but in the printer by using a page identity.

After consideration of these submissions, the Examiner is requested to reconsider his rejections in view of Wanninger.

It is respectfully submitted that all of the Examiner's objections have been successfully traversed. Accordingly, it is submitted that the application is now in condition for allowance. Reconsideration and allowance of the application is courteously solicited.

Very respectfully,

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